

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

David Buenano-Suarez
Luisa Santos-Buenano

Case No.: 18-27154

Judge: CMG

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 1/18/2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JJC

Initial Debtor: DBS

Initial Co-Debtor: LSB

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 243 per _____ to the Chapter 13 Trustee, starting on _____ for approximately 6 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
New Penn Financial	501 Oak Street Lakehurst, NJ	0 (\$5208.20-\$5208.20) \$1979.77 (\$3514.74-1561.97) (post petition)		0 (\$5208.20-\$5208.20) 1979.77 (\$3514.74-1561.97) (post -petition)	\$1203.15 \$1203.15

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo Bank	Furniture	0 (\$38.06- \$38.06)

Part 5: Unsecured Claims ☒ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
VW Credit	none	automobile lease	rejected	\$360
VW Credit	none	automobile lease	rejected	\$405
Ally Financial	none	automobile lease	rejected	\$425

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Discover	501 Oak Street Lakehurst	Judicial Lien	\$8105.32	\$177,200	\$47,350	\$144,040.91	\$8105
Capital One Bank			\$3814	\$177,200	\$47,350	\$144,040.91	\$3814

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Expenses
- 3) Secured Claims
- 4) Priority Claims & 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/24/2020.

<p>Explain below why the plan is being modified: debtor is putting post petition arrears into plan</p>	<p>Explain below how the plan is being modified: paying post petition mortgage arrears into the plan.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 1/18/2023

/s/David Buenano-Suarez
Debtor

Date: 1/18/2023

/s/Luisa Santos-Buenano
Joint Debtor

Date: 1/18/2023

/s/James J Cerbone
Attorney for Debtor(s)

In re:
David Buenano-Suarez
Luisa Santos-Buenano
Debtors

Case No. 18-27154-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 23, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David Buenano-Suarez, Luisa Santos-Buenano, 501 Oak Street, Lakehurst, NJ 08733-2825
aty	+ Julian T Cotton, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
517724376	+ Bio Reference Laboratories, PO Box 26548, Salt Lake City, UT 84126-0548
517724387	Hayt, Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
517724388	Home Depot Loan Services, PO Box 71215, Charlotte, NC 28272-1215
517724389	Homebridge Financial Services, PO Box 100051, Lake in the Hills, GA 60156-9202
517724391	Immediate Care Medical Walk in Toms Rive, 1 Route 37 West, Toms River, NJ 08753-6500
517724394	+ Maury Cobb, 301 Beacon Parkway Est Suite 100, Birmingham, AL 35209-3103
517724395	+ MyQHealth, 1405 Xenium Lane North, Suite 140, Minneapolis, MN 55441-4448
517724396	NJ Natural Gas, PO Box 11743, Newark, NJ 07101-4743
517759924	+ New Jersey Natural Gas, 1415 Wykoff Rd - P.O. Box 1378, Wall, NJ 07719-1378
517724399	Quest Diagnostics, PO Box 7308, Hollister, MO 65673-7308
517724402	+ The Doctors Office of LLC, 484 Temple Hill Road Suite 104, New Windsor, NY 12553-5529
517724403	Volkswagen Credit, PO Box 5215, Carol Stream, IL 60197-5215
517940485	Wells Fargo Bank, NA, PO Box 71118, Charlotte, NC 28272-1118

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 23 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: mtgbk@shellpointmtg.com	Jan 23 2023 20:57:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517724372	+ Email/Text: bkript@retrievalmasters.com	Jan 23 2023 20:57:00	AMCA, 4 Westchester Place Suite 110, Elmsford, NY 10523-1615
517752540	Email/Text: ally@ebn.phinsolutions.com	Jan 23 2023 20:56:00	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
517724371	+ Email/Text: ally@ebn.phinsolutions.com	Jan 23 2023 20:56:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
517724374	+ Email/Text: bsimmons@amsher.com	Jan 23 2023 20:58:00	Amsher Collection Services, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
517822543	Email/PDF: resurgentbknofications@resurgent.com	Jan 23 2023 21:02:09	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO

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			Box 10587, Greenville, SC 29603-0587
517724375	Email/Text: BarclaysBankDelaware@tsico.com	Jan 23 2023 20:57:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517940486	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2023 21:02:10	Best Buy Credit Services, PO box 790441, St. Louis, MO 63179-0441
517724377	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 23 2023 21:01:59	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517773345	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 23 2023 21:02:33	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517855390	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2023 21:02:45	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517724379	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 23 2023 20:57:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517940484	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 23 2023 20:57:00	Comenity Bank, PO Box 659450, San Antonio, TX 78265-9450
517724381	+ Email/Text: convergent@ebn.phinsolutions.com	Jan 23 2023 20:57:00	Convergent Outsourcing, 10750 Hammerly Blvd #200, Houston, TX 77043-2317
517724382	+ Email/Text: bankruptcy@credencerm.com	Jan 23 2023 20:58:00	Credence Resource Management, 17000 Dallas Parkway #204, Dallas, TX 75248-1940
517724383	Email/Text: G06041@att.com	Jan 23 2023 20:57:00	Direct TV, PO Box 11732, Newark, NJ 07101-4732
517940483	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2023 21:02:25	Macys, PO Box 9001094, Louisville, KY 40290-1094
517855379	Email/Text: bnc-quantum@quantum3group.com	Jan 23 2023 20:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517841116	+ Email/PDF: ebn_ais@aisinfo.com	Jan 23 2023 21:02:06	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517724384	+ Email/Text: mrdiscen@discover.com	Jan 23 2023 20:57:00	Discover, PO BOx 71084, Charlotte, NC 28272-1084
517736487	Email/Text: mrdiscen@discover.com	Jan 23 2023 20:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517724386	Email/Text: bknotice@ercbpo.com	Jan 23 2023 20:57:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
517855124	+ Email/Text: Bankruptcy@homebridge.com	Jan 23 2023 20:58:00	HomeBridge Financial Services, Inc., 112 Town Park Drive, Suite 300, Kennesaw, GA 30144-3754
517724390	+ Email/Text: Bankruptcy@ICSystem.com	Jan 23 2023 20:57:00	I.C. Systems, 444 Highway 96, Saint Paul, MN 55127-2557
517724392	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 23 2023 20:57:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517724378	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 23 2023 21:02:33	Chase, Mail Code OH1-1272, 340 S Cleveland Avenue Bldg 370, Westerville, OH 43081
517724393	Email/Text: govtaudits@labcorp.com	Jan 23 2023 20:57:00	Laboratory Corporation, PO Box 2240, Burlington, NC 27216-2240
518578770	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2023 21:02:19	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518578769	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2023 21:02:19	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517816299	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2023 20:57:00	Midland Funding LLC, PO Box 2011, Warren, MI

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			48090-2011
517937840	+ Email/Text: mtgbk@shellpointmtg.com	Jan 23 2023 20:57:00	New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517885319	Email/Text: mtgbk@shellpointmtg.com	Jan 23 2023 20:57:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885320	Email/Text: mtgbk@shellpointmtg.com	Jan 23 2023 20:57:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
517855227	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2023 21:02:08	Portfolio Recovery Associates, LLC, C/O Barclays Bank Delaware, POB 41067, Norfolk VA 23541
517850328	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2023 21:02:41	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
517850338	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2023 21:02:19	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517854987	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2023 21:02:19	Portfolio Recovery Associates, LLC, c/o Zales, POB 41067, Norfolk VA 23541
517724398	Email/Text: signed.order@pfwattorneys.com	Jan 23 2023 20:57:00	Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
517724397	Email/PDF: gecsed@recoverycorp.com	Jan 23 2023 21:13:11	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
517836902	Email/Text: bnc-quantum@quantum3group.com	Jan 23 2023 20:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517796389	Email/Text: bnc-quantum@quantum3group.com	Jan 23 2023 20:57:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517853532	+ Email/Text: bncmail@w-legal.com	Jan 23 2023 20:57:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518539762	+ Email/PDF: gecsed@recoverycorp.com	Jan 23 2023 21:13:04	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517727493	+ Email/PDF: gecsed@recoverycorp.com	Jan 23 2023 21:13:04	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517724401	Email/PDF: ais.tmobile.ebn@aisinfo.com	Jan 23 2023 21:02:31	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
517743912	+ Email/PDF: ebn_ais@aisinfo.com	Jan 23 2023 21:02:19	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517828878	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Jan 23 2023 20:57:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517724404	Email/Text: vci.bkcy@vwcredit.com	Jan 23 2023 20:57:00	Volkswagon Credit, PO Box 17497, Baltimore, MD 21297-1497
517796083	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2023 21:02:01	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

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Date Rcvd: Jan 23, 2023

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Recip ID	Bypass Reason	Name and Address
517937841		New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing
cr	*	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
517724373	*+	AMCA, 4 Westchester Place Suite 110, Elmsford, NY 10523-1615
517724380	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517724385	*+	Discover, PO BOX 71084, Charlotte, NC 28272-1084
517724400	##+	Sunrun, 1515 Araphoe Street, Tower 2, suite 600, Denver, CO 80202-3105

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor David Buenano-Suarez cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Joint Debtor Luisa Santos-Buenano cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
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TOTAL: 10